

Thistle Tenant Risks Home Insurance Scheme

Marketing Toolkit



Introducing Thistle Tenant Risks Home Insurance Scheme

Who is Thistle Tenant Risks?

Thistle Tenant Risks Home Contents Insurance is a specialist insurance scheme designed for social housing tenants. It provides cover to help protect residents' belongings in cases where the landlord's arrangements do not include contents cover as part of the tenancy agreement.

The policy covers contents and personal belongings for tenants in social housing against loss or damage from specific events, for example, fire, theft or escape of water.

Contents insurance is there to help protect your tenants' belongings. No matter how careful they are, there's always a risk that personal belongings could be broken, damaged or stolen, and that's where we can help!



Promoting Thistle Tenants Risk Home Insurance

Our aim is to make it as easy as possible for you to promote Thistle Tenants Risk to your social housing tenants.

In this document, you'll find a range of assets to use across as many communication channels as possible.

We've covered options from flyers and adverts to website and social media copy. Can't find what you're looking for? Don't worry, we'll be on hand to support you should you need it.

Can we discuss a home contents insurance product with tenants?

Registered Social Housing Providers (RSHPs) and Local Authorities (LAs) benefit from a specific exemption which means that, for certain activities, they do not need to be authorised by the FCA to arrange or advise on contracts of general insurance.

For example, this exemption can allow them to arrange contents insurance for residents, or operate an insurance-with-rent scheme where an additional amount is collected with the rent and passed to an insurer as premium.

However, not all activities will fall within this exemption or be unregulated. Some activities may still constitute regulated insurance distribution. It is therefore the responsibility of each RSHP or LA to assess its own position, including seeking its own legal or regulatory advice where necessary, to determine whether any of its insurance-related activities require FCA authorisation.

Scheme Promotion What's on Offer

- > Approved email copy
- > Approved website copy
- > Social media assets
- > Adverts
- > Flyers
- > Promotional checklist
- > **Thistle Tenants website**
www.thistletenants-scotland.co.uk/
- > **Call back service**
www.thistletenants-scotland.co.uk/contact-us

What your organisation can do

> Newsletter/tenant magazines

> Websites

> Word of mouth

> New lettings and sign ups

> Rent Statements

> 6/8 week visits

> Social Media

> Offices

> Conferences/tenant days
(for some more ideas, please see our promotional
checklist on the final slide)

Compliance

Compliance is a very important area of our business and the insurance market's current regulator The Financial Conduct Authority (FCA) has put the issue of compliance and codes of practice firmly in the spotlight.

We will ensure that all documentation and promotional literature and our dealing with policyholders meet the standards expected by our regulator.

Marketing Suite Assets

The following slides are examples of the approved compliant literature we have created for your organisation.



Website Copy



Newsletter Copy



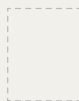
Social Media

Suite of social media adverts

Organic



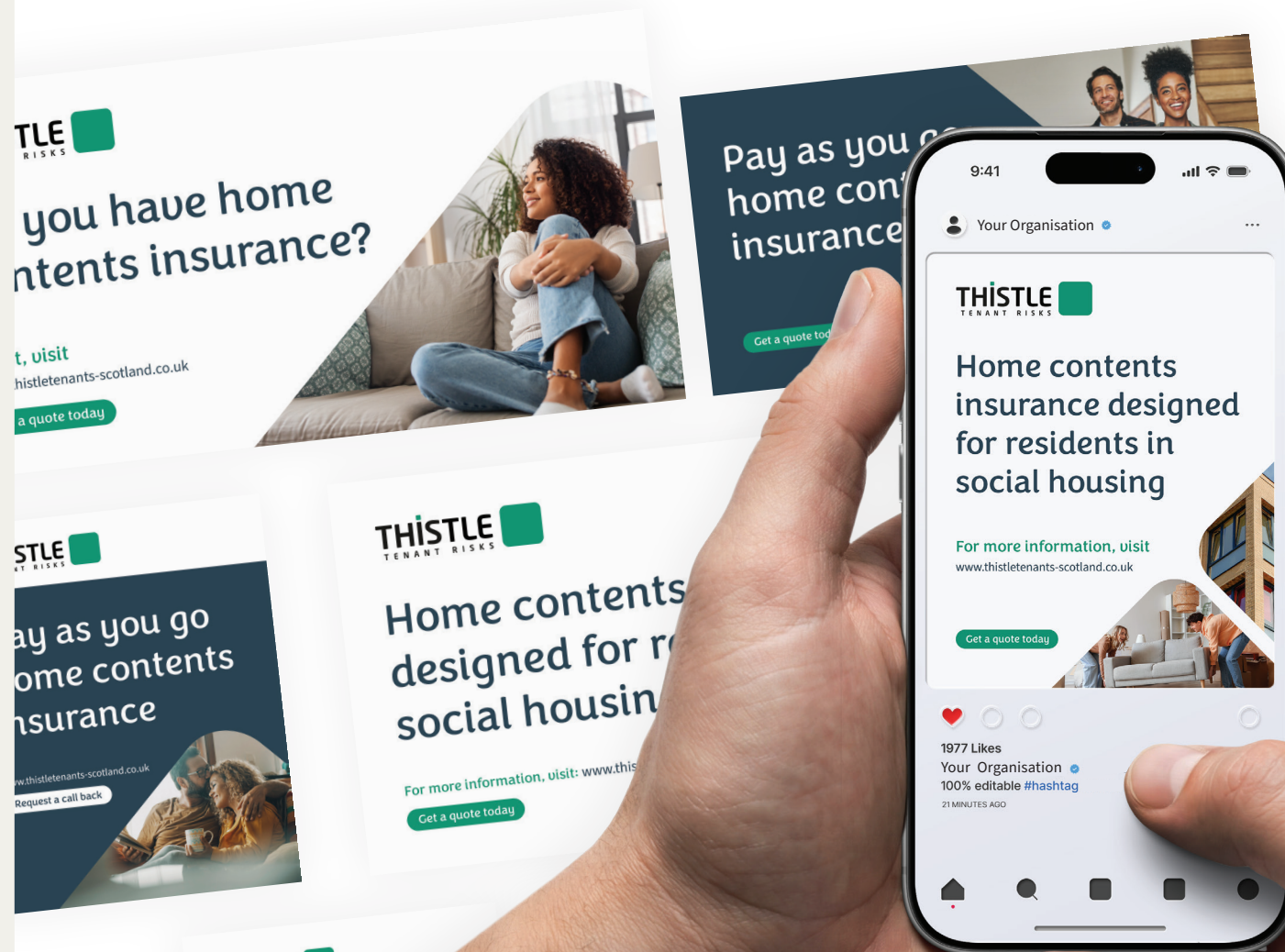
Facebook
1200x630px



Instagram
1080x1350px



LinkedIn
1080x1080px



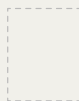
Social Media

Suite of social media adverts

Paid Ads



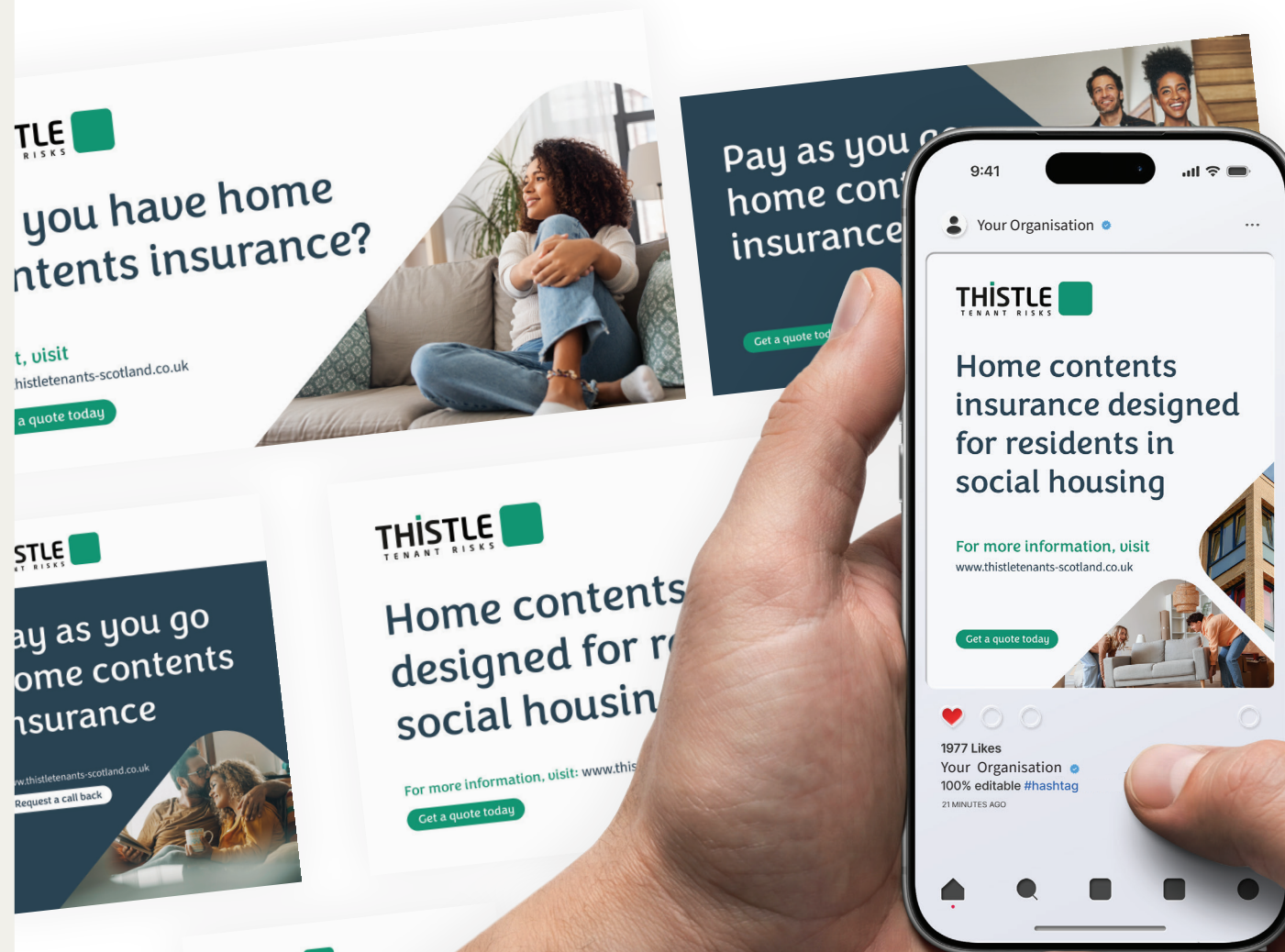
Facebook
1200x630px



Instagram
1080x1350px



LinkedIn
1080x1080px



Asset: Option 1

Advert

Reasons to Choose



A5 or A4 advert

Reasons to choose



Thistle Tenant Risks Insurance Scheme

- Covers loss or damage to your contents caused by specific events such as, theft, water damage, fire and many more household risks.
- We will pay up to £500 for loss of or damage to food in a fridge/freezer but we do not cover damage caused if the electricity supplier deliberately cuts off the supply to your home.
- Covers theft or attempted theft of contents in sheds, outbuildings and garages that form part of your home (up to £3,000).
- We will pay up to £500 for replacement and installation of locks for outside doors or windows and alarms, if keys are lost or stolen.
- Tenant's liability – We will pay up to 35% of the contents sum insured for damage to your landlord's fixtures and fittings which you are legally liable for as a tenant. There is no cover available if your home is unoccupied for more than 60 days in a row.
- Flexible Pay-As-You-Go options: Pay monthly by Direct Debit (4.6% transaction fee) or annually by credit/debit card, cheque or postal order. Other payment methods may also be available - fees may apply.
- Optional extensions, such as extended accidental damage cover, personal possessions (away from the home), wheelchair and hearing aid cover are available for an additional premium.

These are just some of the features, limits and exclusions of the Policy.

For more information about our policy, please refer to the Insurance Product Information Document (IPID) and Policy Wording, which is available upon request.



☎ 0345 450 7286 (Monday - Friday 9.00am-5.00pm)

Request a call back:
www.thistletenants-scotland.co.uk/call-back

🌐 www.thistletenants-scotland.co.uk

✉ tenantscontents@thistleinsurance.co.uk



📱 SCAN FOR A QUOTE

Thistle Tenant Risks is a trading style of Thistle Insurance Services Limited. Thistle Insurance Services Limited is authorised and regulated by the Financial Conduct Authority Firm Reference Number 310419. Registered in England under No. 00338645. Registered office: Rossington's Business Park, West Carr Road, Retford, Nottinghamshire, DN22 7SW. Thistle Insurance Services Ltd is part of the PIB Group. Our Data Protection Privacy Policy is online at <https://www.thistleinsurance.co.uk/Privacy-Policy>

TRD260501

Asset: Option 2

Advert

Are you Covered?



A5 or A4 advert

Are you covered?

Your Landlord does not insure your furniture and belongings. However, we can offer all our tenants and residents the chance to insure their home contents and belongings.

Thistle Tenant Risks Contents Insurance Scheme can cover most of your household contents such as furniture, carpets, curtains, clothes, bedding, electrical items, jewellery, pictures & ornaments, caused by specific events such as, theft, water damage, fire & many more household risks.

Some of the benefits are:

- Storm and flood damage is covered, excludes damage caused by frost or anything that happens gradually.
- Cover for damage caused by escape of water, such as a burst pipe or a leaking washing machine, the policy does not cover the equipment or appliance.
- Tenant's liability – We will pay up to 35% of the contents sum insured for damage to your landlord's fixtures and fittings which you are legally liable for as a tenant. There is no cover available if your home is unoccupied for more than 60 days in a row.
- Flexible Pay-As-You-Go options: Pay monthly by Direct Debit (4.6% transaction fee) or annually by credit/debit card, cheque or postal order. Other payment methods may also be available - fees may apply.

These are just some of the features, limits and exclusions of the Policy.



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TRD260502

Advert

Burst Pipes



A5 or A4 advert

Many tenants and residents suffer loss or damage caused by burst pipes!

Contents insurance is designed to help protect your belongings. No matter how careful you are, there's always a risk that your belongings could be broken, damaged or stolen. Having the right insurance in place can help protect you from potential risks.

Thistle Tenant Risks Contents Insurance Scheme can cover most of your household contents such as furniture, carpets, curtains, clothes, bedding, electrical items, jewellery, pictures and ornaments against loss and damage caused by specific events such as, burst pipes, fire, theft, flood damage, and much more.

If escape of water damage was caused by a burst pipe or washing machine, the cover does not include repair to the pipe or machine.

These are just some of the features, limits and exclusions of the Policy. For more information about our policy, please refer to the Insurance Product Information Document (IPID) and Policy Wording, which is available upon request.



Contact
the Thistle
Tenant Risks
Team

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TRD200903

Advert

Home Contents Insurance



A5 or A4 advert

Your landlord does not cover your home contents & personal belongings.

So it's a good idea to consider what a home contents insurance policy would cover you for.

When you move into your property, you should think about protecting your personal possessions and home contents.

Thistle Tenant Risks Contents Insurance scheme can cover most of your household contents such as furniture, carpets, curtains, clothes, bedding, electrical items, jewellery, pictures & ornaments. Covered by specific events such as fire, theft, flood and other household risks.

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TRD260504

Asset: Option 1

Flyer

Storms, floods
& winter weather



A5 or A4 advert

Asset: Option 2

Flyer

Reasons to Choose



A5 or A4 advert



Asset: Option 3

Flyer

10 Reasons to Choose



- 1 Are all key housing staff reminding tenants about the scheme at appropriate opportunities? 
- 2 Is this being discussed at sign up and a leaflet inserted in the welcome pack? 
- 3 After sign-up is this followed up with a letter a few weeks later asking tenants if they have made arrangements for insurance, and enclose a further leaflet? Alternatively, could Thistle Insurance follow up by phone – (call back service)? 
- 4 If tenants are visited periodically can insurance be added to the check list? 
- 5 Are you able to email a message to key housing staff reminding them of the scheme and advising them of the numbers currently on board? 
- 6 Do wardens/maintenance staff etc have supplies of leaflets for handing out? 
- 7 Are you able to send text or email messages to tenants? 
- 8 Does your team utilise the tenant declaration form? 
- 9 Is information included in your tenant handbook? 
- 10 Can a message be included on your organisation's voicemail when customers are on hold or queuing? 

Any Questions?

Contact the Tenant Risks Team



✉ Sally.Alvey@thistleinsurance.co.uk

✉ Matthew.Cooke@thistleinsurance.co.uk

✉ Ann.Park@thistleinsurance.co.uk

✉ Dean.Seager@thistleinsurance.co.uk

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